

Critical Illness

Heart attacks, cancer, and strokes happen every day and often unexpectedly. They don't give you time to prepare and can take a serious toll on both your physical and financial well-being. Chubb Critical Illness pays cash benefits directly to you that you can use to help with your bills, your mortgage, your rent, your childcare—you name it—so you can focus on recovery.

Every 40 seconds

someone has a heart attack.¹

1 in 3

Americans don't have enough money readily available to cover an unexpected \$400 expense.²



Available Coverage Choices

Employee	\$5,000-\$50,000 in \$5,000 increments face amounts
Spouse	\$5,000-\$50,000 in \$5,000 increments face amounts
Child coverage	Included in the employee rate

No benefits will be paid for a date of diagnosis that occurs prior to the coverage effective date. Covered individuals must be treatment free from cancer for 12 months prior to diagnosis date and in complete remission. There is no pre-existing conditions limitation. All amounts are Guaranteed Issue – no medical questions are required for coverage to be issued.

Benefits

Covered Conditions	Plan 1 Payable Benefit as a Percentage of Face Amount
ALS	100%
Alzheimer's Disease	100%
Aneurysm	100%
Benign Brain Tumor	100%
Breast Cancer Carcinoma In Situ	100%
Cancer (See below for skin cancer)	100%
Carcinoma In Situ	25%
Coma	100%
Coronary Artery Obstruction	50%
End Stage Renal Failure	100%
Heart Attack	100%
Loss of Sight, Speech, or Hearing	100%
Major Organ Failure	100%
Multiple Sclerosis	100%
Paralysis or Dismemberment	100%
Parkinson's Disease	100%

¹ Centers for Disease Control and Prevention, Jan. 2023 ² The Federal Reserve, June 2022

	Plan 1
Covered Conditions	Payable Benefit as a Percentage of Face Amount
Severe Burns	100%
Stroke	100%
Sudden Cardiac Arrest	100%
Transient Ischemic Attacks	25%
Skin Cancer Benefit - Payable once per insured per year	\$1,000
Occupational Package Pays 100% of the face amount; Benefits payable for HIV or Hepatitis B, C, or D, MRSA, Rabies, Tetanus, or Tuberculosis contracted on the job.	Included
Childhood Conditions Pays 100% of the dependent child face amount; Provides benefits for childhood conditions (Autism Spectrum Disorder; Cerebral Palsy; Congenital Birth Defects; Heart, Lung, Cleft Lip, Palate, etc; Cystic Fibrosis; Down Syndrome; Gaucher Disease; Muscular Dystrophy; and Type 1 Diabetes).	Included
Miscellaneous Diseases Benefit + COVID-19 The Miscellaneous Disease Rider is payable once per covered condition. Covered conditions include: Addison's disease; cerebrospinal meningitis; COVID-19; diphtheria; Huntington's chorea; Legionnaire's disease; malaria; myasthenia gravis; meningitis; necrotizing fasciitis; osteomyelitis; polio; rabies; scleroderma; systematic lupus; tetanus; tuberculosis. COVID-19 means a disease resulting in a positive COVID-19 diagnostic screening and 5 consecutive days of hospital confinement.	100%
Heart Benefit Package	
Invasive Heart Procedure Benefit Coronary Artery Bypass Surgery	50%
Invasive Heart Procedure Benefit: Covered procedures include AngioJet Clot Busting, Atherectomy, Automatic Implantable (or Internal) Cardioverter Defibrillator, Balloon Angioplasty, Cardiac Catheterization, Laser Angioplasty, Pacemaker Placement, and Stent Implementation. Payable once per calendar year, per covered person	30%
Waiver of Premium Waives premium while the insured is totally disabled.	Included
Wellness Benefit - Payable once per insured per year.	\$100
Recurrence Benefit	
Benefits are payable for a subsequent diagnosis of Aneurysm – Cerebral or Aortic, Benign Brain Tumor, Cancer, Coma, Coronary Artery Obstruction, Heart Attack, Major Organ Failure, Severe Burns, Stroke, or Sudden Cardiac Arrest.	100%
Advocacy Package	
Diabetes Benefit Diabetes Diagnosis Benefit Pays a benefit once for Covered Person's Diabetes diagnosis.	\$500

Exclusions and Limitations*

No benefits will be paid for losses that are caused by, contributed, or occur as a result of a Covered Person's: 1) injuring oneself intentionally or committing or attempting to commit suicide whether sane or insane; 2) committing or attempting to commit a felony or engaging in an illegal occupation or activity.

A Physician cannot be You or a member of Your Immediate Family, Your business or professional partner, or any person who has a financial affiliation or business with you.

Rates

Riders are included in all the rates listed below: **Heart Package, Waiver of Premium, Wellness Benefit, Diabetes Benefit**

Face Amount:	Plan 1			
	Employee	Employee + Spouse	Employee + Children	Employee + Family
Employee \$5,000				
Spouse \$5,000				
Children \$2,500				
Attained Age	Monthly Premiums			
< 25	\$3.43	\$7.20	\$3.43	\$7.20
25-29	\$3.43	\$7.20	\$3.43	\$7.20
30-34	\$5.29	\$10.92	\$5.29	\$10.92
35-39	\$5.29	\$10.92	\$5.29	\$10.92
40-44	\$9.19	\$18.77	\$9.19	\$18.77
45-49	\$9.19	\$18.77	\$9.19	\$18.77
50-54	\$16.12	\$32.76	\$16.12	\$32.76
55-59	\$16.12	\$32.76	\$16.12	\$32.76
60+	\$27.22	\$54.99	\$27.22	\$54.99

Face Amount:	Plan 1			
	Employee	Employee + Spouse	Employee + Children	Employee + Family
Employee \$10,000				
Spouse \$10,000				
Children \$5,000				
Attained Age	Monthly Premiums			
< 25	\$5.33	\$11.18	\$5.33	\$11.18
25-29	\$5.33	\$11.18	\$5.33	\$11.18
30-34	\$9.02	\$18.59	\$9.02	\$18.59
35-39	\$9.02	\$18.59	\$9.02	\$18.59
40-44	\$16.82	\$34.32	\$16.82	\$34.32
45-49	\$16.82	\$34.32	\$16.82	\$34.32
50-54	\$30.73	\$62.32	\$30.73	\$62.32
55-59	\$30.73	\$62.32	\$30.73	\$62.32
60+	\$52.91	\$106.82	\$52.91	\$106.82

Rates

Riders are included in all the rates listed below: **Heart Package, Waiver of Premium, Wellness Benefit, Diabetes Benefit**

Face Amount:	Plan 1			
	Employee	Employee + Spouse	Employee + Children	Employee + Family
Employee \$15,000				
Spouse \$15,000				
Children \$7,500				
Attained Age	Monthly Premiums			
< 25	\$7.24	\$15.21	\$7.24	\$15.21
25-29	\$7.24	\$15.21	\$7.24	\$15.21
30-34	\$12.79	\$26.31	\$12.79	\$26.31
35-39	\$12.79	\$26.31	\$12.79	\$26.31
40-44	\$24.49	\$49.84	\$24.49	\$49.84
45-49	\$24.49	\$49.84	\$24.49	\$49.84
50-54	\$45.33	\$91.87	\$45.33	\$91.87
55-59	\$45.33	\$91.87	\$45.33	\$91.87
60+	\$78.65	\$158.60	\$78.65	\$158.60

Face Amount:	Plan 1			
	Employee	Employee + Spouse	Employee + Children	Employee + Family
Employee \$20,000				
Spouse \$20,000				
Children \$10,000				
Attained Age	Monthly Premiums			
< 25	\$9.15	\$19.20	\$9.15	\$19.20
25-29	\$9.15	\$19.20	\$9.15	\$19.20
30-34	\$16.51	\$34.02	\$16.51	\$34.02
35-39	\$16.51	\$34.02	\$16.51	\$34.02
40-44	\$32.11	\$65.39	\$32.11	\$65.39
45-49	\$32.11	\$65.39	\$32.11	\$65.39
50-54	\$59.93	\$121.42	\$59.93	\$121.42
55-59	\$59.93	\$121.42	\$59.93	\$121.42
60+	\$104.35	\$210.39	\$104.35	\$210.39

Face Amount:	Plan 1			
	Employee	Employee + Spouse	Employee + Children	Employee + Family
Employee \$25,000				
Spouse \$25,000				
Children \$12,500				
Attained Age	Monthly Premiums			
< 25	\$11.05	\$23.19	\$11.05	\$23.19
25-29	\$11.05	\$23.19	\$11.05	\$23.19
30-34	\$20.28	\$41.69	\$20.28	\$41.69
35-39	\$20.28	\$41.69	\$20.28	\$41.69
40-44	\$39.78	\$80.95	\$39.78	\$80.95
45-49	\$39.78	\$80.95	\$39.78	\$80.95
50-54	\$74.54	\$150.93	\$74.54	\$150.93
55-59	\$74.54	\$150.93	\$74.54	\$150.93
60+	\$130.05	\$262.21	\$130.05	\$262.21

Rates

Riders are included in all the rates listed below: **Heart Package, Waiver of Premium, Wellness Benefit, Diabetes Benefit**

Face Amount:	Plan 1			
	Employee	Employee + Spouse	Employee + Children	Employee + Family
Employee \$30,000				
Spouse \$30,000				
Children \$15,000				
Attained Age	Monthly Premiums			
< 25	\$12.92	\$27.22	\$12.92	\$27.22
25-29	\$12.92	\$27.22	\$12.92	\$27.22
30-34	\$24.05	\$49.40	\$24.05	\$49.40
35-39	\$24.05	\$49.40	\$24.05	\$49.40
40-44	\$47.45	\$96.51	\$47.45	\$96.51
45-49	\$47.45	\$96.51	\$47.45	\$96.51
50-54	\$89.14	\$180.49	\$89.14	\$180.49
55-59	\$89.14	\$180.49	\$89.14	\$180.49
60+	\$155.74	\$314.00	\$155.74	\$314.00

Face Amount:	Plan 1			
	Employee	Employee + Spouse	Employee + Children	Employee + Family
Employee \$35,000				
Spouse \$35,000				
Children \$17,500				
Attained Age	Monthly Premiums			
< 25	\$14.82	\$31.20	\$14.82	\$31.20
25-29	\$14.82	\$31.20	\$14.82	\$31.20
30-34	\$27.78	\$57.12	\$27.78	\$57.12
35-39	\$27.78	\$57.12	\$27.78	\$57.12
40-44	\$55.08	\$112.06	\$55.08	\$112.06
45-49	\$55.08	\$112.06	\$55.08	\$112.06
50-54	\$103.74	\$210.04	\$103.74	\$210.04
55-59	\$103.74	\$210.04	\$103.74	\$210.04
60+	\$181.44	\$365.82	\$181.44	\$365.82

Face Amount:	Plan 1			
	Employee	Employee + Spouse	Employee + Children	Employee + Family
Employee \$40,000				
Spouse \$40,000				
Children \$20,000				
Attained Age	Monthly Premiums			
< 25	\$16.73	\$35.19	\$16.73	\$35.19
25-29	\$16.73	\$35.19	\$16.73	\$35.19
30-34	\$31.55	\$64.79	\$31.55	\$64.79
35-39	\$31.55	\$64.79	\$31.55	\$64.79
40-44	\$62.75	\$127.62	\$62.75	\$127.62
45-49	\$62.75	\$127.62	\$62.75	\$127.62
50-54	\$118.35	\$239.59	\$118.35	\$239.59
55-59	\$118.35	\$239.59	\$118.35	\$239.59
60+	\$207.14	\$417.61	\$207.14	\$417.61

Rates

Riders are included in all the rates listed below: **Heart Package, Waiver of Premium, Wellness Benefit, Diabetes Benefit**

Face Amount:	Plan 1			
	Employee	Employee + Spouse	Employee + Children	Employee + Family
Employee \$45,000				
Spouse \$45,000				
Children \$22,500				
Attained Age	Monthly Premiums			
< 25	\$18.64	\$39.22	\$18.64	\$39.22
25-29	\$18.64	\$39.22	\$18.64	\$39.22
30-34	\$35.28	\$72.50	\$35.28	\$72.50
35-39	\$35.28	\$72.50	\$35.28	\$72.50
40-44	\$70.38	\$143.13	\$70.38	\$143.13
45-49	\$70.38	\$143.13	\$70.38	\$143.13
50-54	\$132.95	\$269.15	\$132.95	\$269.15
55-59	\$132.95	\$269.15	\$132.95	\$269.15
60+	\$232.83	\$469.39	\$232.83	\$469.39

Face Amount:	Plan 1			
	Employee	Employee + Spouse	Employee + Children	Employee + Family
Employee \$50,000				
Spouse \$50,000				
Children \$25,000				
Attained Age	Monthly Premiums			
< 25	\$20.54	\$43.21	\$20.54	\$43.21
25-29	\$20.54	\$43.21	\$20.54	\$43.21
30-34	\$39.05	\$80.21	\$39.05	\$80.21
35-39	\$39.05	\$80.21	\$39.05	\$80.21
40-44	\$78.05	\$158.69	\$78.05	\$158.69
45-49	\$78.05	\$158.69	\$78.05	\$158.69
50-54	\$147.55	\$298.70	\$147.55	\$298.70
55-59	\$147.55	\$298.70	\$147.55	\$298.70
60+	\$258.53	\$521.22	\$258.53	\$521.22

*Please refer to your Certificate of Insurance for a complete listing of available benefits, limitations and exclusions. Underwritten by ACE Property & Casualty Company, a Chubb company.

This information is a brief description of the important benefits and features of the insurance plan. It is not an insurance contract. This policy does not constitute comprehensive health insurance coverage (often referred to as “major medical coverage”) and does not satisfy a person’s individual obligation to secure the requirement of minimum essential coverage under the Affordable Care Act (ACA). For more information about the ACA, please refer to <http://www.HealthCare.gov>.